

1 Loan Solutions placed me in an impossible situation as they sued me based on a promissory
2 note, even though they could not provide me with the promissory note.

3 20. In seeking counsel to determine my rights, I had several out-of-pocket expenses such as
4 parking and gas, which I estimate to total \$19.50.

5 21. I also sent my request for information to Student Loan Solutions (through its attorney) via
6 certified mail, to make sure that it was received. I paid \$6.95 to send it that way.

7 22. During this case, I was shown documents provided by Student Loan Solutions as part of
8 the exchange of information in this case. I now realize that the company that I made
9 payments to in 2016 claims they were collecting on the same debt in this case.

10 23. In hindsight, I never should have paid Williams and Fudge any money. I feel a bit
11 embarrassed for having paid them, but I was scared by their threats and was busy focusing
12 on my new career as a teacher. It was probably naïve of me to simply pay because I was
13 told to pay, but I am unfamiliar with the legal system and it was easier to just pay \$50 per
14 month to not have to deal with the problem and their threats. I now regret making those
15 payments because I fear that Student Loan Solutions will try to use my naivete against me
16 in this case.

17 I DECLARE UNDER PENALTY OF PERJURY UNDER THE LAWS OF THE UNITED
18 STATES AND THE STATE OF WASHINGTON THAT THE FOREGOING IS TRUE AND
19 CORRECT.

20 DATED this 12 day of March 2021 at 11414 105th Ave SW Apt J07 Lakewood, WA

21 
22 Amanda Schick